

Ghana



BEING PREPARED AND ACTING FAST:

A series of case studies on UNICEF's role in the delivery of effective social protection responses to COVID-19

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Ghana:

Enhancing the agility of the national social protection system to respond to the COVID-19 crisis

As soon as the looming impact of COVID-19 in Ghana became apparent, UNICEF, in partnership with the World Bank and the Foreign, Commonwealth and Development Office (FCDO), supported the government to initiate the expansion of the Livelihood Empowerment Against Poverty (LEAP) programme. In combination with regular payments, 'extraordinary payments' (equal to four months' social assistance in one single payment) were transferred to LEAP recipients including over 332,000 households to help alleviate economic pressures and to enable them to apply safe health and social distancing practices. LEAP and its partners – ranging from social workers and local financial institutions to community focal persons – used this opportunity to disseminate COVID-19 public health and anti-stigma messages to hard-to-reach populations. In addition, UNICEF and the World Bank supported the Ministry of Gender, Children and Social Protection (MoGCSP) in their plan to reach an approximately additional 125,000 vulnerable people, including people with disabilities, homeless people, and women and children living on the street.

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Mawusi, a mother of three children, was struggling even before the COVID-19 crisis. “When I first moved here, I wanted to begin a farm, but no one would give me land because of my disability. Then, last year, I started going to people’s homes to sweep so I could get something to eat for my children. Sometimes I get. Sometimes I don’t.”

The impact of COVID-19 made things more difficult for many people in Mawusi’s community. “Many of the people whose homes I used to sweep say the disease has destroyed their work. If they don’t get money, how can I also get?” Mawusi was a recipient of the LEAP programme’s ‘extraordinary payments; “Whenever that money comes, it’s a life saver.”

Source: UNICEF Ghana Country Office

Context

Ghana has experienced significant economic growth in recent years, alongside a reduction in the country's income poverty rate from 52.6 per cent (1991) to 23.4 per cent (2017). However, the most recent Ghana Living Standards Survey (Ghana Statistical Service (GSS), 2019) indicates increasing inequality and a slowing down in the declining rate of poverty and extreme poverty. Currently, 6.8 million people live below the poverty line. According to the National Development Planning Commission (NDPC), nearly three out of four Ghanaian children (73.4 per cent) are multidimensionally poor, one in every ten children lives in extreme poverty, and children are 40 per cent more likely to be poor in comparison to adults. With less than a decade to achieve the Sustainable Development Goals (SDGs), Ghana faces significant challenges to reduce multidimensional child poverty by half.

LEAP, Ghana's national flagship social protection programme, was launched in 2008 with the objective of reducing poverty by increasing consumption and enabling access to services, particularly among poor and vulnerable households. Since its initial launch as a cash transfer pilot to 1,654 extremely poor families in 21 districts, UNICEF – in collaboration with the World Bank, FCDO, USAID and other partners – has provided technical, operational, analytical and advocacy support to enable the government to continue reaching existing and new recipients, while also strengthening the efficiency of LEAP's operational procedures and coordination systems and supporting delivery improvements and innovations. This has included, for example, expanding the eligibility criteria to include households with pregnant women and infants, strengthening the Management Information System (MIS), and digitalizing both the targeting and payment systems. By the end of 2020, LEAP reached 330,438 households.

While the initial scale of the pandemic and potential impact on Ghanaians was not clear, the government focused on putting in place appropriate public health measures and on adapting service delivery. Despite this, Ghana found itself amongst the top three countries in West and Central Africa with the largest number of positive cases. It soon became clear that, in addition to severe health impacts, this crisis would lead to

devastating impacts on the economy. Hence a social protection response was needed, particularly to safeguard the livelihoods of the most vulnerable communities.

UNICEF's Response and Results

Advocating for vertical expansion of the flagship social protection programme: When the first COVID-19 cases appeared in Ghana in March 2020, UNICEF and the World Bank worked closely with the government to formulate a response that would address both the short-term and long-term consequences of the pandemic. A swift and effective response was essential, not only to protect the most vulnerable families from the potential economic impact, but also to enable them to follow public health measures such as social distancing, wearing masks and handwashing. While the government was focused on the immediate impacts on people in major urban areas affected by lockdown, UNICEF emphasized the need to also focus on the medium-term impacts on vulnerable households more generally, including LEAP's largely rural programme participants. UNICEF and the World Bank produced recommendations outlined in a joint social protection response advocating for an expansion of the programme. Soon after, the MoGCSP implemented COVID-19 relief assistance in the form of extraordinary payments to over 332,000 extremely poor households (reaching over 1.45 million people, including 671,000 children), intended to help alleviate economic pressures on poor and vulnerable households.

Hands-on support to deliver cash transfers safely: Delivering the extraordinary payments safely and in a way that supported broader public health messages was a key priority. Working closely with the LEAP team, the World Bank and FCDO, UNICEF supported important programme modifications to deliver payments safely, applying appropriate health and social distancing practices. Firstly, in order to limit interactions, the extraordinary payment was combined with ongoing payments, totalling four months' worth of social assistance. Secondly, due to COVID-19 restrictions, LEAP was unable to use its usual disbursement method of cash collection at community pay points (within 5 kilometres of each community), so recipients were instead required to collect the transfers from bank branches. Given the distances recipients

needed to travel to receive the benefit, an additional amount to cover transportation costs was added to the overall benefit amount. In addition, an amount was also provided for personal protective equipment (PPE), including soap and water. Thirdly, guidance and communication materials were developed and disseminated to ensure frontline workers and programme participants wore masks, that social distancing was in place when participants collected payments from banks (lockdown was only in certain urban areas, and movement was allowed for critical activities), and that handwashing facilities were freely available. LEAP and its local partners – including social workers, local financial institutions and community focal persons at district level – also used this opportunity to disseminate COVID-19 public health and anti-stigma messages to this hard-to-reach population.

Using the social protection system to reach additional vulnerable people:

While the LEAP extraordinary payments cushioned impacts for existing programme participants, the ongoing economic consequences clearly affected many more households. Therefore, in the second half of 2020, UNICEF and the World Bank supported the MoGCSP to reach an approximately 125,000 additional most vulnerable people affected by the pandemic with cash transfers. Recipients include persons living in alleged witch camps (women accused of being witches and banished from their communities), homeless people, head porters (a form of goods transportation conducted almost entirely by young women), women and children living

on the street, persons with disabilities, and households classified as extremely poor under the Ghana National Household Registry (GNHR). COVID-19 relief transfers were delivered using existing components of the social protection system, including GNHR data and human resources for targeting and verification, and LEAP’s MIS and payment systems for enrolment and payment of households.

From December 2020, recipients began to receive transfers that ranged from 110-550 GHC in two tranches, using a new payment modality of mobile money. As of June 2021, 53,000 recipients have received transfers. These transfers used and tested several innovations. For example, the use of mobile payments also enabled the use of SMS text messages to communicate with recipients and monitor payments. Modifications were made to LEAP’s MIS to enable temporary enrolment and smoother use of GNHR data.

Using evidence to understand the impact of the pandemic on people’s lives:

UNICEF and the World Bank supported the Ghana Statistical Service (GSS) to conduct a household panel survey on the socio-economic impact of COVID-19 on households and children in all 16 regions of Ghana. This survey consisted of phone interviews with 3,000 households and 2,000 caregivers. According to the findings, more than half of households interviewed reduced their food consumptions to cope with COVID-19.

Figure 1: Percentage of children in households with a reduction in total household income, by region (2020)

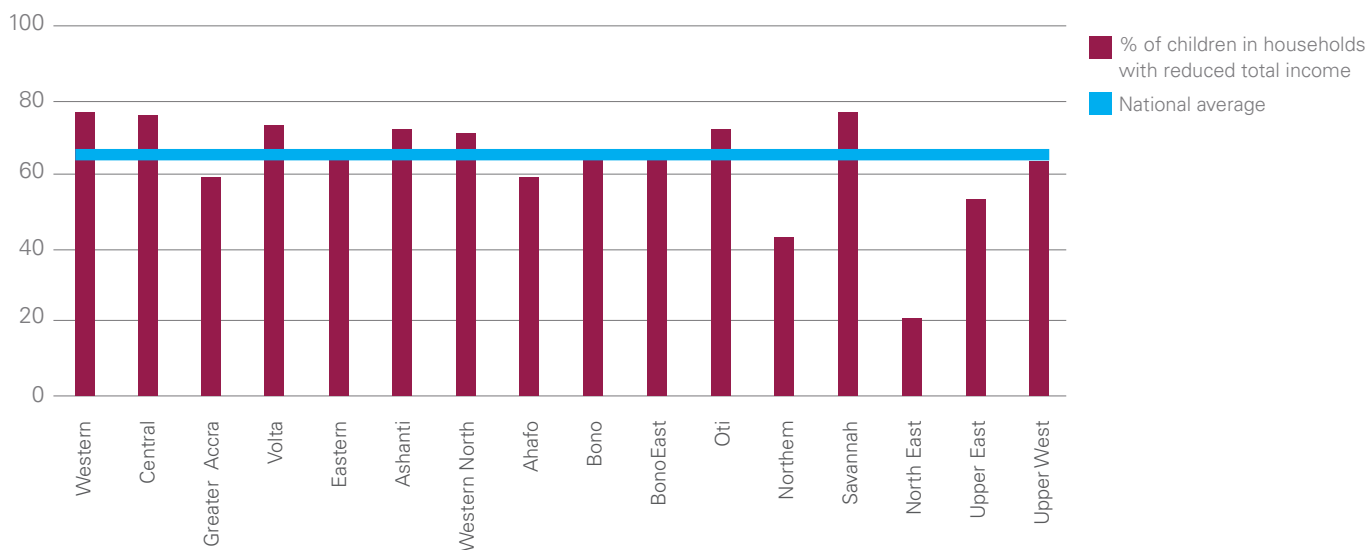
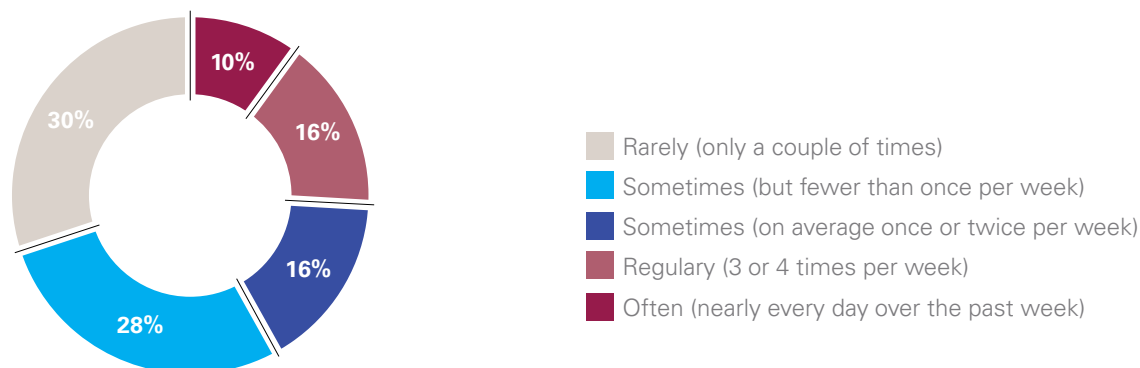


Figure 2: Frequency of children aged 6 months to 14 years with fewer meals than usual (2020)



The survey also revealed other hardships children had experienced because of COVID-19 disruption: 27 per cent of children missed scheduled vaccinations due to mobility restrictions; 28.9 per cent of children were exposed to physical punishments; and more than 29 per cent of households felt more irritated with children after the occurrence of COVID-19.

Integrating innovative post-payment monitoring mechanisms:

Building on a long history of UNICEF support to LEAP monitoring and impact evaluation, UNICEF offered support in monitoring and documenting ongoing lessons both for the LEAP extraordinary payments and the COVID-19 relief payments. Working closely with LEAP, UNICEF tested the use of RapidPro¹ as a tool for monitoring and receiving feedback. Monitoring of the LEAP extraordinary payments took place about three months after the first payments, focusing on programme households, community focal points and district social welfare offices. The questionnaire requested feedback on whether communications were clear, payments had been received, and bottlenecks that needed to be addressed. The recipients were also informed about grievance and redress mechanisms, and where to call for further information. During the COVID-19 relief transfers, UNICEF supported the use of RapidPro for ongoing and more immediate monitoring, and also expanded its use to post-payment communication in the form of free SMS surveys to alert programme recipients on when to expect transfers and the amount they should

receive credited to their mobile money account. SMS communications were also used to alert recipients about mobile money fraud and scams; remind recipients not to share their secret pin with others; and to disseminate general COVID-19 communication messages.

A second innovation used to follow up on the programme was civil society post-payment monitoring through a partnership with the National Civil Society Organization (CSOs) Platform on Social Protection. Prior to the COVID-19 pandemic, UNICEF had already been supporting a partnership of three social protection CSO platforms to strengthen social accountability in the sector. The monitoring exercise involved sampling across the country, with members visiting 32 communities in 16 districts, reaching 2,800 recipients and 5,600 community members. The intention was to receive more in-depth feedback from three groups involved in the programme – households, community focal points and district social welfare officers – on delivery, impact, use and other related issues such as access to shops/markets and affordability. The results of these two exercises can be used to: (i) Inform programme improvements and modifications, particularly to strengthen the system’s shock-responsiveness; (ii) Document LEAP’s COVID-19 response and recovery and enhance LEAP’s communications strategy; and (iii) Test innovative monitoring mechanisms that can be eventually integrated into the operational components and the MIS of LEAP.

¹ RapidPro collects data via free SMS to enable real-time data collection and mass-communication with target end-users, including beneficiaries and frontline workers. UNICEF supports the use of RapidPro by government and NGO partners as a free open source software that allows users to easily build and scale mobile-based applications from anywhere in the world. RapidPro also powers U-Report, UNICEF’s youth and citizen engagement platform.

Partnerships

Since 2008, UNICEF has worked closely with the MoGCSP to support strengthening of the country's social protection system, working closely with the World Bank, USAID, FCDO and other development partners. The COVID-19 response has tightened partnerships and coordination which have been critical to successes to date. UNICEF's work with CSO partners has been key in laying the foundations for LEAP's standardized monitoring and reporting framework. These strategic partnerships with CSOs are improving demand-side interventions by empowering beneficiaries and communities to hold the government accountable in the delivery of social protection services.

Lessons Learned

Social protection system preparedness affected response: Ghana presents an interesting case in the use of the existing social protection system for mitigating shock response. On the one hand, Ghana already had in place several strong programmes and operational systems prior to the pandemic which provided the basis for the social protection response – including data and MIS systems, targeting and payments systems, digitized monitoring, and strong human capacity at national and district level. Nonetheless, in both vertical and horizontal scale-up of cash transfers, multiple challenges impacted the agility and scope of the response. These included operational challenges to the speed with which changes could be introduced, and decision-makers' understanding of the role of social protection in emergency response.

More dynamic data was needed to identify and support the most vulnerable populations: While both LEAP and GNHR had critical data on poor and vulnerable households, this data and its collection methods were not set up to pre-identify or swiftly capture data on individuals or households impacted by either slow or rapid onset crises. Data collection was also primarily centrally driven. These factors enhanced the risk of potentially excluding people impacted by the crisis. While LEAP households received the extraordinary cash payments

delivered as part of the initial response, another group of hard-to-reach communities severely impacted by the crisis were not included in the initial response. Hence, UNICEF supported the government to ensure these vulnerable families subsequently received support. UNICEF continues to work with LEAP to adopt innovative strategies to strengthen its administrative data systems and institutional capacity.

Way Forward

Strengthening the shock-responsiveness of the social protection system: Prior to the COVID-19 pandemic, the MoGCSP and UNICEF had already agreed on a programme to strengthen the shock-responsiveness of Ghana's social protection system, in collaboration with the World Bank and FCDO. Partners are currently working to synthesize lessons learned and gaps from the pandemic response, as a basis for longer-term systems strengthening to ensure that Ghana's social protection system is better prepared to anticipate and respond to diverse shocks and crises in the future. For example, this includes building on lessons learned from the new mobile money payment modality and strengthening coordination mechanisms across programmes and ministries – for example coordinating data with Ghana's National Disaster Management Organization. These will be incorporated into a broader assessment of system readiness for shock response and the subsequent operational road map for developing a shock-resilient and shock-responsive government social protection system.

Strengthening the enabling framework for a shock-responsive social protection system: UNICEF is also supporting the MoGCSP to develop a new legal framework for social protection, the Social Protection Bill. One of the key recommendations from a review of the draft Bill was the need to incorporate a section on emergencies and shock response. As part of the systems strengthening work mentioned above, UNICEF also plans to work with partners on identifying options for national contingency financing mechanisms, in order to allow government to more easily and rapidly finance scale-up of social protection programmes as needed.

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